	15-3525	9-cgm	DOC 107	rilea u	8/20/	18 Entered 08/20/18 : <u>Pa 1 of 31</u>	15:11:37 r	viain L	ocument
Fill	in this informat	ion to ident	ify your cas	e and this filir	ng:	FU 1 ()[3]			
Del	otor 1	Ralph Lor	nao						
	-	First Name		Middle Name		Last Name			
	otor 2 ouse, if filing)	First Name		Middle Name		Last Name			
Uni	ted States Bankr	uptcy Court	for the: SO	OUTHERN DIS	TRICT	OF NEW YORK			
Cas	se number 15-	35259							■ Check if this is an
									amended filing
Sc	ficial Forn	A/B: F	Proper						12/15
think infor Ansv	k it fits best. Be as mation. If more sp wer every question	s complete ar pace is neede n.	nd accurate as d, attach a se	s possible. If tw parate sheet to	o marrie this for	once. If an asset fits in more than one and people are filing together, both are m. On the top of any additional pages e You Own or Have an Interest In	equally responsible	le for sup	olying correct
	No. Go to Part 2. Yes. Where is the	e property?							
1.1				Wh	at is the	property? Check all that apply			
	58 Lakeland	Avenue		_	_	le-family home	Do not deduct see	cured clain	ns or exemptions. Put
	Street address, if av	ailable, or other	description		Dupl	ex or multi-unit building dominium or cooperative	the amount of any	secured (claims on Schedule D: Secured by Property.
	Greenwood	Lake NY		0000	_ Land	ufactured or mobile home	Current value of entire property?		Current value of the portion you own?
	City	Stat	e ZIP C		_	stment property share	\$300,00		\$300,000.00
				Uh-		r n interest in the property? Check one		ple, tenar	ir ownership interest cy by the entireties, or
				_	Debt	or 1 only	Tenancy by t	he Enti	rety
	Orange County				_	or 2 only			
	County				_	or 1 and Debtor 2 only ast one of the debtors and another	Check if this		unity property
				Oth	er infor	mation you wish to add about this iter entification number:	`	,	
				Re	siden	ce, in foreclosure			
2.	Add the dollar	value of the	portion you	ı own for all o	f your e	entries from Part 1, including any	entries for		#200.000.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$300,000.00

15-35259-cgm Doc 107 Filed 08/20/18 Entered 08/20/18 15:11:37 Main Document Pg 2 of 31 Debtor 1 Ralph Longo Case number (if known) 15-35259 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Nissan 3 1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: 240SX Model: Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Year: 1989 Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Inoperable, not registered \$100.00 \$100.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **BMW** 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: 320 Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 1981 Year: Debtor 2 only Current value of the Current value of the portion you own? Approximate mileage: ☐ Debtor 1 and Debtor 2 only entire property? Other information: ☐ At least one of the debtors and another Inoperable, not registered \$500.00 \$500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Honda 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: CR-V Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2011 Year: Debtor 2 only Current value of the Current value of the 210,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Poor condition - rebuilt engine; \$2,000.00 \$2,000.00 no A/C, check engine light, ☐ Check if this is community property (see instructions) needs tires and struts. 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$2,600.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured

claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

■ Yes. Describe.....

Household furniture & furnishing

\$1,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

Filed 08/20/18 15-35259-cgm Doc 107 Entered 08/20/18 15:11:37 Main Document Pg 3 of 31 Debtor 1 Case number (if known) 15-35259 Ralph Longo ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No ■ Yes. Describe..... \$200.00 Wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No ■ Yes. Describe..... \$220.00 2 watches, ring, necklace 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No ■ Yes. Describe..... \$10.00 3 dogs 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,930.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No \$50.00 Cash

Official Form 106A/B Schedule A/B: Property

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De	ebtor 1	Ralph Longo	Case number (if known) 15	-35259
17.			cial accounts; certificates of deposit; shares in credit unions, brokerage house accounts with the same institution, list each.	es, and other similar
	□ No		Institution name.	
	Yes		Institution name:	
		17.1.	Checking account HSBC	\$350.00
18.	Exam _l ■ No	,	with brokerage firms, money market accounts	
	☐ Yes	Institution o	r issuer name:	
19.		ublicly traded stock and interests in enture	incorporated and unincorporated businesses, including an interest in a	an LLC, partnership, and
	_	Give specific information about them.		
		Name of entity:		
20.	Negoti Non-n	<i>iable instrument</i> s include personal che	ner negotiable and non-negotiable instruments ecks, cashiers' checks, promissory notes, and money orders. cannot transfer to someone by signing or delivering them.	
	■ No □ Yes.	Give specific information about them Issuer name:		
		iodei name.		
21.		nent or pension accounts oles: Interests in IRA, ERISA, Keogh, 4	401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	S
	☐ Yes.	List each account separately. Type of account:	Institution name:	
22.	Your s		made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications companies,	or others
	■ No		Institution name or individual:	
23.	Annuit No	ies (A contract for a periodic payment	of money to you, either for life or for a number of years)	
	☐ Yes	Issuer name and descr	iption.	
24.	26 U.S.	ts in an education IRA, in an accour C. §§ 530(b)(1), 529A(b), and 529(b)(nt in a qualified ABLE program, or under a qualified state tuition prograr 1).	n.
	■ No □ Yes	Institution name and de	escription. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts	, equitable or future interests in pro	perty (other than anything listed in line 1), and rights or powers exercise	able for your benefit
	_	Give specific information about them.		
26.			crets, and other intellectual property , proceeds from royalties and licensing agreements	
	_	Give specific information about them.		
	Exam _l ■ No		es, cooperative association holdings, liquor licenses, professional licenses	
		Give specific information about them.		
M	oney or	property owed to you?		Current value of the

Money or property owed to you? Schedule A/B: Property Official Form 106A/B

page 4

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_	COLOT Raiph Longo		13-33239
			portion you own? Do not deduct secured claims or exemptions.
28.	. Tax refunds owed to you ☐ No		At the street of
	Yes. Give specific information about th	em, including whether you already filed the returns an	d the tax years
		In process of filing tax returns for 2016 and 2017. Unknown whether and to what extent there may be refunds issued.	Unknown
29.	 Family support Examples: Past due or lump sum alimon ■ No 	y, spousal support, child support, maintenance, divord	ce settlement, property settlement
	☐ Yes. Give specific information		
30.	benefits; unpaid loans you m	rance payments, disability benefits, sick pay, vacation ade to someone else	pay, workers' compensation, Social Security
	■ No □ Yes. Give specific information		
31.	Interests in insurance policies Examples: Health, disability, or life insurance	ance; health savings account (HSA); credit, homeown	er's, or renter's insurance
	■ No □ Yes. Name the insurance company of Company n		y: Surrender or refund value:
32.	. Any interest in property that is due you If you are the beneficiary of a living trust someone has died.	u from someone who has died , expect proceeds from a life insurance policy, or are c	currently entitled to receive property because
	No		
	☐ Yes. Give specific information		
33.	Claims against third parties, whether of Examples: Accidents, employment dispu □ No	or not you have filed a lawsuit or made a demand futes, insurance claims, or rights to sue	or payment
	Yes. Describe each claim		
		Claim for personal injury, auto accident on 3- Sentile & Associates 133 Fifth Avenue	7-2011
		IY NY 10016	\$5,000,000.00
		Claim for personal injury, auto accident on 12 Sentile & Associates 133 Fifth Avenue	
		NY 10016	\$5,000,000.00
		Claim for loss of future earnings arising from on 3/7/2011.	auto accident \$5,000,000.00
		Claim for loss of future earnings arising from on 12/15/2011.	auto accident \$5,000,000.00

Official Form 106A/B

Doc 107 15-35259-cgm Filed 08/20/18 Entered 08/20/18 15:11:37 Main Document Pa 6 of 31 Case number (if known) 15-35259 Debtor 1 Ralph Longo Dispute regarding attorneys' fees paid to the firm of Zelnick, Unknown Shapiro & D'Agostino for failure to provide legal services. Claim for personal injury arising out of an auto accident on 4/7/2016. Attorneys handling the claim are Gentile & \$1,000,000.00 Associates, 233 Fifth Ave., New York, NY 10016. 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$21,000,400.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ No Yes. Give specific information....... \$1.00 Monthly social security benefits of \$2,075.00 \$1.00 Monthly pension benefits of \$850.00 54. Add the dollar value of all of your entries from Part 7. Write that number here \$2.00

Official Form 106A/B Schedule A/B: Property page 6

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Debtor 1 Case number (if known) 15-35259 Ralph Longo List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$300,000.00 Part 2: Total vehicles, line 5 56. \$2,600.00 Part 3: Total personal and household items, line 15 57. \$1,930.00 58. Part 4: Total financial assets, line 36 \$21,000,400.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$2.00 Total personal property. Add lines 56 through 61... Copy personal property total \$21,004,932.00 \$21,004,932.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$21,304,932.00

Official Form 106A/B Schedule A/B: Property page 7

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Fill in this info	ill in this information to identify your case:				
Debtor 1	Ralph Longo	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		SOUTHERN DISTRICT	OF NEW YORK		
Case number	15-35259				

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	art 1: Identify the Property You Claim as I	Exempt					
1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	our spouse is filing with you.			
☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	■ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/E	that you claim as exe	empt,	fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption.				
	1981 BMW 320	\$500.00		\$500.00	11 U.S.C. § 522(d)(2)		
	Inoperable, not registered Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit			
	2011 Honda CR-V 210,000 miles	\$2,000.00		\$2,000.00	11 U.S.C. § 522(d)(2)		
	Poor condition - rebuilt engine; no A/C, check engine light, needs tires and struts. Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit			
	Household furniture & furnishing	\$1,500.00		\$1,500.00	11 U.S.C. § 522(d)(3)		
	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit			
	Wearing apparel	\$200.00		\$200.00	11 U.S.C. § 522(d)(3)		
	Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit			
	2 watches, ring, necklace	\$220.00		\$220.00	11 U.S.C. § 522(d)(4)		

100% of fair market value, up to any applicable statutory limit

Pa 9 of 31 Case number (if known) Debtor 1 Ralph Longo 15-35259 Brief description of the property and line on Specific laws that allow exemption Current value of the Amount of the exemption you claim Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash 11 U.S.C. § 522(d)(5) \$50.00 \$50.00 Line from Schedule A/B: 16.1 П 100% of fair market value, up to any applicable statutory limit Checking account HSBC 11 U.S.C. § 522(d)(5) \$350.00 \$350.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Claim for personal injury, auto 11 U.S.C. § 522(d)(11)(D) \$5,000,000.00 \$22,975.00 accident on 3-7-2011 **Gentile & Associates** 100% of fair market value, up to 233 Fifth Avenue any applicable statutory limit NY NY 10016 Line from Schedule A/B: 33.1 Claim for personal injury, auto 11 U.S.C. § 522(d)(5) \$12,325.00 \$5,000,000.00 accident on 3-7-2011 **Gentile & Associates** 100% of fair market value, up to 233 Fifth Avenue any applicable statutory limit NY NY 10016 Line from Schedule A/B: 33.1 Claim for personal injury, auto 11 U.S.C. § 522(d)(11)(D) \$5,000,000.00 \$0.00 accident on 12-15-2011 **Gentile & Associates** 100% of fair market value, up to 233 Fifth Avenue any applicable statutory limit NY NY 10016 Line from Schedule A/B: 33.2 Claim for loss of future earnings 11 U.S.C. § 522(d)(11)(E) \$5,000,000,00 \$5,000,000.00 arising from auto accident on 3/7/2011. 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 33.3 Claim for loss of future earnings 11 U.S.C. § 522(d)(11)(E) \$5,000,000.00 \$5,000,000.00 arising from auto accident on 12/15/2011. 100% of fair market value, up to Line from Schedule A/B: 33.4 any applicable statutory limit 11 U.S.C. § 522(d)(10)(A) Monthly social security benefits of \$1.00 \$1.00 \$2,075.00 Line from Schedule A/B: 53.1 100% of fair market value, up to any applicable statutory limit Monthly pension benefits of \$850.00 11 U.S.C. § 522(d)(10)(E) \$1.00 \$1.00 Line from Schedule A/B: 53.2 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No П Yes

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			Pa 10 of 31		
Fill in this info	rmation to identify your case:				
Debtor 1	Ralph Longo				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the: SOL	JTHERN DISTRICT	OF NEW YORK		
Case number	15-35259				
(if known)	10 00200			■ c	heck if this is an
				a	mended filing
Official For	m 106E/F E/F: Creditors Who I	Have Unsecu	red Claims		12/15
			IFEG CIAIMS RIORITY claims and Part 2 for creditors with N		
left. Attach the Coname and case n		u have no information	ace is needed, copy the Part you need, fill it on the report in a Part, do not file that Part. On the		
1. Do any cred	itors have priority unsecured claim	ns against you?			
■ No. Go to	Part 2.				
☐ Yes.					
Part 2: List	All of Your NONPRIORITY Uns	secured Claims			
3. Do any cred	itors have nonpriority unsecured o	laims against you?			
☐ No. You h	nave nothing to report in this part. Sub	omit this form to the cou	urt with your other schedules.		
Yes.					
unsecured cl	aim, list the creditor separately for ea	ch claim. For each clair	er of the creditor who holds each claim. If a cr m listed, identify what type of claim it is. Do not lis .If you have more than three nonpriority unsecure	st claims already inc	luded in Part 1. If more Continuation Page of
					Total claim
4.1 AFNI	rity Creditor's Name	Last 4 digits	of account number		\$505.72
•	Martin Luther King Dr	When was th	ne debt incurred?		_
	ox 3517				
	nington, IL 61702-3517 Street City State Zlp Code	As of the dat	te you file, the claim is: Check all that apply		
	curred the debt? Check one.	7.0 00 0			
☐ Debt	or 1 only	☐ Continger	nt		
☐ Debt	or 2 only	☐ Unliquidat			
☐ Debt	or 1 and Debtor 2 only	☐ Disputed			
■ At le	ast one of the debtors and another	•	IPRIORITY unsecured claim:		
☐ Che	ck if this claim is for a community				
debt	aim subject to offset?	Obligation report as prio	ns arising out of a separation agreement or divorc	ce that you did not	
Is the c	ann subject to onset?		ority claims pension or profit-sharing plans, and other similar	debts	
— NO		— Debis to p	ronolon or profit origining plans, and other similar	40010	

☐ Yes

■ Other. Specify Verizon

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Debtor	1 Ralph Longo	Case number (if know) 15-35259	
4.2	American Express	Last 4 digits of account number	\$15,127.00
	Nonpriority Creditor's Name PO Box 981537	When was the debt incurred?	• • • • • • • • • • • • • • • • • • •
	El Paso TX 79998 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Credit card debt	
4.3	American Express Nonpriority Creditor's Name	Last 4 digits of account number	\$1,871.00
	PO Box 981537	When was the debt incurred?	
	El Paso TX 79998		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Other. Specify Credit card debt	
		·	
4.4	American Express	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o Beckett & Lee PO Box 3001	When was the debt incurred?	
	Malvern, PA 19355-0701		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit card debt	

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Debioi	Raiph Longo	Case number (if know) 15-35259	
4.5	American Infosource LP Nonpriority Creditor's Name	Last 4 digits of account number 0001	\$99.57
	PO Box 248838 Oklahoma City, OK 73124-8838	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify as agent for Verizon	
4.6	Arrow Financial Svcs	Last 4 digits of account number	\$2,806.12
	Nonpriority Creditor's Name 5996 W Touhy Ave	When was the debt incurred?	
	Niles, IL 60714 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.7	Arrow Financial Svcs	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	c/o Forster & Garbus 60 Motor Parkway, Box 9030 Commack NY 11725-9030	when was the dept incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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Arrow Financial Svcs Nonpriority Creditor's Name c/o Jefferson Capital Sys PO Box 7999 Saint Cloud, MN 56302-7999 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Last 4 digits of account number When was the debt incurred? When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$0.00
C/O Jefferson Capital Sys PO Box 7999 Saint Cloud, MN 56302-7999 Number Street City State Zlp Code Who incurred the debt? Check one. As of the date you file, the claim is: Check all that apply	V 22
Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.	
Debtor 1 only	
□ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
At least one of the debtors and another Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset? Is the claim subject to offset? Is the claim subject to offset?	
■ No □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes ☐ Other. Specify	
4.9 Asset Acceptance Last 4 digits of account number Nonpriority Creditor's Name	\$0.00
c/o Fulton Friedman & Gullace LLP When was the debt incurred? 28 E Main St Ste 500 Rochester, NY 14614	
Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	
☐ Debtor 1 only ☐ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
■ At least one of the debtors and another Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community ☐ Student loans	
debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes ☐ Other. Specify	
4.1 Asset Acceptance LLC Last 4 digits of account number	\$7,173.07
Nonpriority Creditor's Name PO Box 2036 When was the debt incurred?	
Warren, MI 48090	
Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	
☐ Debtor 1 only ☐ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
At least one of the debtors and another Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community ☐ Student loans	
debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No □ Debts to pension or profit-sharing plans, and other similar debts	
Assignee of Zales Citibank - Deficiency □ Yes Other. Specify claim	

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Case number (if know) Debtor 1 Ralph Longo 15-35259 4.1 **Asset Acceptance LLC** \$3,980.51 Last 4 digits of account number Nonpriority Creditor's Name PO Box 2036 When was the debt incurred? Warren, MI 48090-2036 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Deficiency claim ☐ Yes 4.1 **Bank of America** \$1,505.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 982238 When was the debt incurred? El Paso, TX 79998-2238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card debt ☐ Yes 4.1 **Bank of America** \$6.160.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 982238 When was the debt incurred? El Paso, TX 79998-2238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit card debt

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Debtor	1 Ralph Longo	Case number (if know) 15-35259	
4.1			
4.1 4	Bank of America	Last 4 digits of account number	\$4,607.00
	Nonpriority Creditor's Name PO Box 982238	When was the debt incurred?	
	El Paso, TX 79998-2238 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	To on the date year me, and claim let encon an anat apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	_	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify Credit card debt	
11			
4.1 5	Bureau of Collection Recovery LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$198.00
	7575 Corporate Way	When was the debt incurred?	
	Eden Prairie, MN 55344	As of the later of the development of the later of	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only		
		☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	• • • • • • • • • • • • • • • • • • •	☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	■ Other. Specify Collection account	
	Li res	Other. Specify Confection account	
4.1	Cavalry Portfolio Services LLC	Last 4 digits of account number	\$13,216.00
	Nonpriority Creditor's Name		
	500 Summit Lake Dr Ste 400 Valhalla, NY 10595	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify apo Bank of America FIA Card Svc - credit card debt	

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Case number (if know) Debtor 1 Ralph Longo 15-35259 4.1 **Cavalry Portfolio Services LLC** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Laurence A Hecker Esq When was the debt incurred? 2C S Gold Dr Hamilton, NJ 08691 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Cavalry SPV I LLC 4949 \$13,216.30 Last 4 digits of account number 8 Nonpriority Creditor's Name 500 Summit Lake Dr Ste 400 When was the debt incurred? Valhalla, NY 10595 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Bank of America/FIA Card Services ☐ Yes 4.1 **Discover Bank** \$11.973.32 9 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3025 When was the debt incurred? New Albany, OH 43054-3025 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card debt ☐ Yes

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Case number (if know) Debtor 1 Ralph Longo 15-35259 4.2 **GE Capital Retail Bank** \$2,227.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 170 Election Rd When was the debt incurred? Suite 125 Draper, UT 84020 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts fka GE Money Bank - PC Richards credit Other. Specify card debt ☐ Yes 4.2 Internal Revenue Service \$30,357.40 Last 4 digits of account number Nonpriority Creditor's Name **Centralized Insolvency Ops** When was the debt incurred? PO Box 7346 Philadelphia, PA 19114-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 2005 - 2010 income tax ☐ Yes 4.2 LVNV Funding LLC \$1,765.36 Last 4 digits of account number Nonpriority Creditor's Name PO Box 10497 When was the debt incurred? Greenville, SC 29603-0584 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify apo GE Capital ☐ Yes

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Case number (if know) Debtor 1 Ralph Longo 15-35259 4.2 LVNV Funding LLC \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name c/o Tate & Kirlin Associates When was the debt incurred? 2810 Southampton Rd. Philadelphia, PA 19154 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify **MedcIr-Inovision Portfolio** 4.2 \$426.00 **Acquisitions** Last 4 digits of account number Nonpriority Creditor's Name 507 Prudential Rd When was the debt incurred? Horsham, PA 19044 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Joint venture with NCO Portfolio Mgmt apo Fire Dept of the City of New York - medical ☐ Yes Other. Specify services 4.2 Midland Credit Management Inc 8948 \$7.740.69 5 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 2011 Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No as agent for Asset Acceptance LLC -■ Other Specify Zales/Citibank ☐ Yes

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Case number (if know) Debtor 1 Ralph Longo 15-35259 4.2 Midland Credit Management Inc 0124 \$3,439.22 Last 4 digits of account number 6 Nonpriority Creditor's Name When was the debt incurred? PO Box 2011 Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No as agent for Asset Acceptance - Chase ☐ Yes Other. Specify Bank/Heritage Chase/Chase 4.2 Midland Funding LLC 4383 \$22,190.00 Last 4 digits of account number Nonpriority Creditor's Name 8875 Aero Drive Ste 200 When was the debt incurred? San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 Midland Funding LLC 0913 \$20,504.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8875 Aero Drive Ste 200 San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor	1 Ralph Longo	Case number (if know) 15-35259	
4.2	Midland Funding LLC	Last 4 digits of account number 6663	\$15,016.80
9	Nonpriority Creditor's Name 8875 Aero Drive Ste 200	When was the debt incurred?	* * * * * * * * * * * * * * * * * * *
	San Diego, CA 92123 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	Contingent	
	Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
	■ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Midland Funding LLC Nonpriority Creditor's Name	Last 4 digits of account number 4653	\$14,426.00
	8875 Aero Drive Ste 200 San Diego, CA 92123	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Midland Funding LLC	Last 4 digits of account number 5962	\$10,660.00
	Nonpriority Creditor's Name 8875 Aero Drive Ste 200 San Diego, CA 92123	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

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Raiph Lo	ongo	Case number (if know) 15-35259	
Midland Fu	unding LLC	Last 4 digits of account number 4169	\$1,472.00
Nonpriority Cre 8875 Aero	Drive Ste 200	When was the debt incurred?	
	t City State Zlp Code the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 or			
Debtor 2 or	•	Contingent	
	nd Debtor 2 only	Unliquidated	
_	•	Disputed	
_	e of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
debt	nis claim is for a community ubject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not	
	ubject to onset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
■ No		· · · · · · · · · · · · · · · · · · ·	
☐ Yes		Other. Specify	
	unding LLC	Last 4 digits of account number 7144	\$2,565.00
Nonpriority Cre 8875 Aero San Diego	Drive Ste 200	When was the debt incurred?	
	t City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred	the debt? Check one.		
Debtor 1 or	nly	☐ Contingent	
Debtor 2 or	nly	☐ Unliquidated	
Debtor 1 ar	nd Debtor 2 only	☐ Disputed	
At least one	e of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if th	nis claim is for a community	☐ Student loans	
debt Is the claim s	ubject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		Other. Specify	
3 Midland Fu	unding LLC	Last 4 digits of account number 7322	\$3,447.39
Nonpriority Cre	editor's Name		
PO Box 20		When was the debt incurred?	
Warren, MI Number Street	t City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	the debt? Check one.	7.6 or and taxle you may and claim is or contain man apply	
■ Debtor 1 or	nlv	☐ Contingent	
Debtor 2 or	,	☐ Unliquidated	
	nd Debtor 2 only	☐ Disputed	
	e of the debtors and another	Type of NONPRIORITY unsecured claim:	
	nis claim is for a community	☐ Student loans	
debt	ubject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		■ Other. Specify GE Money Bank	

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Debt	or r Raiph Longo	Case number (if know)				
4.3 5	Midland Funding LLC	Last 4 digits of account number 8743	\$15,016.80			
	Nonpriority Creditor's Name PO Box 2011	When was the debt incurred?				
	Warren, MI 48090 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
		☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Bank of America				
4.3 6	Midland Funding LLC	Last 4 digits of account number 7170	\$28,600.27			
	Nonpriority Creditor's Name PO Box 2011 Warren, MI 48090	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	■ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	■ Other Specify Citibank				
4.3 7	Midland Funding LLC Nonpriority Creditor's Name	Last 4 digits of account number 1805	\$12,289.78			
	PO Box 2011 Warren, MI 48090	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	Contingent				
	☐ Debtor 2 only	Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes ☐ Other. Specify					

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	- <u> </u>		
4.3 8	Midland Funding LLC	Last 4 digits of account number 8523	\$23,883.15
	Nonpriority Creditor's Name PO Box 2011	When was the debt incurred?	
	Warren, MI 48090 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Citibank	
4.3 9	Midland Funding LLC	Last 4 digits of account number 4480	\$1,698.68
<u> </u>	Nonpriority Creditor's Name PO Box 2011	When was the debt incurred?	
	Warren, MI 48090 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify HSBC Bank Nevada, N.A.	
4.4 0	Midland Funding LLC	Last 4 digits of account number 9902	\$16,650.18
	Nonpriority Creditor's Name PO Box 2011 Warren, MI 48090	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify HSBC Bank Nevada, N.A.	

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Debtor	Ralph Longo	Case number (if know) 15-35259						
4.4	Paul Michael Marketing	Lock 4 digits of account number	\$174.00					
1	Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred?	φ174.00					
	18609 Union Turnpike Flushing, NY 11366	when was the dept incurred?						
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	_						
	☐ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt	Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify Credit card debt						
4.4	Dinneint Technologies 2 11 C		\$6,366.51					
2	Pinpoint Technologies 3, LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$0,300.31					
	64 Beaver St	When was the debt incurred?						
	Suite 322							
	New York, NY 10004							
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	_						
	☐ Debtor 1 only	Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt	Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify debt app JPMorgan Chase Bank - credit card debt						
4.4								
3	SST CIGPF1C Nonpriority Creditor's Name	Last 4 digits of account number	\$14,560.00					
	4315 Pickett Road Saint Joseph, MO 64503	When was the debt incurred?						
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.							
	Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify						

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Debto	r1 Ralph Longo	Case number (if know) 15-35259	
4.4			•
4	Synchrony Bank - Sams Club	Last 4 digits of account number	\$1,897.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5061		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only		
		Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit card debt	
4.4	Synchrony Bank JCPenney	Last 4 digits of account number	\$1,146.00
5	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ1,140.00
	Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit card debt	
4.4	Teresa Landano	Look A divite of cooperat recomban	\$58,945.15
6	Nonpriority Creditor's Name	Last 4 digits of account number	ψου,σ-το.1ο
	48 Woodlake Dr Croton on Hudson, NY 10520	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Residence	

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Case number (if know) 15-35259 Debtor 1 Ralph Longo 4.4 **Thomas & Christina Bizzoco** \$4,020.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? c/o Gildin Zelenitz & Shapiro 138-44 Queens Blvd, Ste 2 Queens, NY 11435 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 Verizon Wireless Bankruptcy Dept \$273.51 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? 500 Technology Dr # 550 Saint Charles, MO 63304-2225 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Wireless service Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Domestic support obligations** 6a. 0.00 Total claims 6b. from Part 1 Taxes and certain other debts you owe the government 0.00 Claims for death or personal injury while you were intoxicated 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 0.00 **Total Claim** 6f Student loans 6f. 0.00 Total claims from Part 2 Obligations arising out of a separation agreement or divorce that 0.00 you did not report as priority claims

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Debtor 1	Ralph Lo	ngo Pg 27 01 31	Case nu	umber (if know)	15-35259	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	404,196.50	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	404,196.50	

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Fill in this information to identify your case:							
Debtor 1	Ralph Longo						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		SOUTHERN DISTRICT	OF NEW YORK				
Case number	15-35259						

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Simon Simolacaj
277 Van Cortlandt Ave. East
Bronx, NY 10467

State what the contract or lease is for
1 year apartment lease

Fill	in this informat	ion to identify yo	our case:					
Deb	tor 1	Ralph Longo)			Che	ck if this is: An amended filing	
Deb	tor 2						A supplement show	ving postpetition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unit	ed States Bankru	uptcy Court for the	: SOUTH	IERN DISTRICT OF NEW	YORK		MM / DD / YYYY	
	e number 15 nown)	-35259						
Of	fficial Fo	rm 106J						
Sc	chedule	J: Your	Exper	ises				12/15
info	rmation. If mo		eded, atta	If two married people ar ch another sheet to this n.				
Par		be Your House	hold					
1.	Is this a join	t case?						
	■ No. Go to □ Yes. Does		in a separ	ate household?				
	□ No □ Ye		st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of Deb	otor 2.	
2.	Do you have	dependents?	■ No					
	Do not list De Debtor 2.	•	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state t	the						□ No
	dependents r	names.					_	☐ Yes
								□ No
								☐ Yes ☐ No
								□ No □ Yes
							_	□ No
								☐ Yes
3.	expenses of yourself and	enses include people other t I your depende	han nts? □	No Yes				
exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		assistance an		government assistance i cluded it on <i>Schedule I:</i> Y			Your exp	enses
4.		r home owners d any rent for th		ses for your residence. In	nclude first mortgage	e 4. :	\$	2,361.00
	If not include	ed in line 4:	-					
						40	1	0.00
		state taxes ty, homeowner's	s. or renter	's insurance		4a. 4b.	·	0.00 0.00
	•	•		ipkeep expenses		4c.		0.00
		owner's associat	•			4d.	\$	0.00
5.	Additional m	nortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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Debt	or 1 Ralph Lo	ongo	Case num	ber (if known)	15-35259
6.	Utilities:				
-		heat, natural gas	6a.	\$	150.00
	•	wer, garbage collection	6b.	\$	30.00
		e, cell phone, Internet, satellite, and cable services	6c.		59.00
	6d. Other. Spe		6d.	· -	0.00
		ekeeping supplies	7.	\$	
			7. 8.	\$	200.00
		children's education costs		·	0.00
		ry, and dry cleaning	9.	\$	0.00
	•	products and services	10.	\$	20.00
	Medical and de	•	11.	\$	0.00
		Include gas, maintenance, bus or train fare.	12.	\$	250.00
	Do not include c	1 /		·	
		clubs, recreation, newspapers, magazines, and books	13.		0.00
		ributions and religious donations	14.	\$	0.00
	Insurance.				
		nsurance deducted from your pay or included in lines 4 or 20.	45-	c	
	15a. Life insura		15a.	·	0.00
	15b. Health ins		15b.	·	0.00
	15c. Vehicle in		15c.		0.00
	15d. Other insu	· ·	15d.	\$	0.00
6.	Taxes. Do not in	clude taxes deducted from your pay or included in lines 4 or 20.			
	Specify:		16.	\$	0.00
		ease payments:			
		ents for Vehicle 1	17a.	\$	0.00
	17b. Car paym	ents for Vehicle 2	17b.	\$	0.00
	17c. Other. Spe	ecify:	17c.	\$	0.00
	17d. Other. Spe	ecify:	17d.	\$	0.00
8.	Your payments	of alimony, maintenance, and support that you did not report as		-	
	deducted from	your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9.	Other payments	s you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
		erty expenses not included in lines 4 or 5 of this form or on School	edule I: Yo	ur Income.	
	20a. Mortgages	s on other property	20a.	\$	0.00
	20b. Real estat	re taxes	20b.	\$	0.00
	20c. Property,	homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenar	nce, repair, and upkeep expenses	20d.	\$	0.00
		er's association or condominium dues	20e.	·	0.00
	Other: Specify:		21.	·	860.00
••	other. openiy.	Rent for apartment		.Ψ	000.00
2.	Calculate your	monthly expenses			
	22a. Add lines 4	•		\$	3,930.00
		2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		a and 22b. The result is your monthly expenses.		\$	3,930.00
	220. Aud III 16 22	a and 220. The result is your monthly expenses.		Ψ	3,930.00
23.	Calculate your	monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.	\$	3,935.00
		monthly expenses from line 22c above.	23b.	-\$	3,930.00
	-177	, ,			
	23c. Subtract v	our monthly expenses from your monthly income.			
		is your monthly net income.	23c.	\$	5.00
		•		•	
		an increase or decrease in your expenses within the year after yo			
		ou expect to finish paying for your car loan within the year or do you expect you	r mortgage p	payment to incre	ease or decrease because of a
	_	terms of your mortgage?			
	■ No.				
	— 110 .				

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Fill in this information to identify your case:					
Debtor 1	Ralph Longo				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT	OF NEW YORK		
Case number	15-35259				
(if known)					

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
Di	id you pay or agree to pay someone who is NO	an attorney to help you fill out bankruptcy forms?
-	N o	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	der penalty of perjury, I declare that I have read at they are true and correct. _/s/ Ralph Longo	the summary and schedules filed with this declaration and
	Ralph Longo Signature of Debtor 1	Signature of Debtor 2
	Date August 20, 2018	Date

Official Form 106Dec